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Fill in this information to identify your case:	
United States Bankruptey Court for the	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	<u> </u>
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12 ✓ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Natileya	
NAC'S ALL ALL ALL ALL ALL ALL ALL ALL ALL AL	First name	First name
Write the name that is on your government-issued	L	ACT III
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Smith Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the	First name	First name
last 8 years		
lo aluda varus maassiad as	Middle name	Middle name
Include your married or maiden names.		
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
	Last Hame	Last Hame
3. Only the last 4 digits of your	XXX - XX- 1020	xxx - xx-
digits of your Social Security number or federal	OR	OR
Individual Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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De	ebtor 1 Natileya	L		Case number (if kr	nown)	
	First Name	Middle Name	Last Name			
		About Debtor 1:		About Deb	tor 2 (Spouse Only	in a Joint Case):
4.	Any business names and Employer	✓ I have not used any business na	ames or EINs.	I have no	ot used any business nam	es or EINs.
	Identification Numbers (EIN) you have used in the	Business name		Business na	ame	
	last 8 years	Business name		Business na	ame	
	Include trade names and doing business as names	EIN		EIN		
		EIN		EIN		
5.	Where you live	2040 C 45th Ave		If Debtor 2 li	ives at a different addre	ess:
		2010 S. 15th Ave Number Street Apt 2N		Number	Street	
		Broadview Illinois	60155			
		City State	Zip Code	City	State	Zip Code
		Cook County		County		
		If your mailing address is differer fill it in here. Note that the court will this mailing address.			mailing address is diffe that the court will send an	
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
6.	Why you are	Check one:		Check one:	3.5	,
	choosing this district to file for bankruptcy	Over the last 180 days before fi lived in this district longer than		Over the	last 180 days before filing	
		I have another reason. Explain.	(See 28 U.S.C. §§ 1408.)	I have an	nother reason. Explain. (S	ee 28 U.S.C. §§ 1408.)

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Debtor 1 Natileya	L Smith		Case number (if know	n)
First Name	Middle Name Last Na	ame		
Part 2: Tell the Court Ab	out Your Bankruptcy Case			
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each B2010)). Also, go to the top of page 1 and compared to the compare		-	(b) for Individuals Filing for Bankruptcy (Form
8. How you will pay the fee	court for more details about he may pay with cash, cashier's con your behalf, your attorney may be a line on your behalf. In the second of the	ow you may pay. To check, or money on ay pay with a cree liments. If you chee in Installments (red (You may requited to, waive coverty line that ap choose this option	rypically, if you rder If your a dit card or checoose this option Official Form 10 est this option of your fee, and oplies to your fan, you must fill of the results.	on, sign and attach the Application for D3A). The poly if you are filing for Chapter 7. The may do so only if your income is smily size and you are unable to pay but the Application to Have the
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	When When	MM / DD / YYYY MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line 12. Yes. Has your landlord obtained an every No. Go to line 12. Yes. Fill out <i>Initial Statemen</i> this bankruptcy petition	nt About an Eviction Jud		

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Debtor 1	Natileya First Name		L Midd	dle Name	Smith Last Name	Case number (if known)		
Part 3:		/ Bus		es You Own as a S		or			
12. Are y prop full-busin A solis a bopera indivice a sepentity corporation. If you than propreseparations.	rou a sole rietor of any or part-time ness? e proprietorship pusiness you ate as an dual, and is not parate legal r such as a pration, ership, or LLC. I have more one sole ietorship, use a rate sheet and h it to this		No.	Go to Part 4. Name and location of both statements of business, if and statements of business, if an additional statements of business, if an additional s	Street Street box to describe yearsiness (as defined a defined in 11 U.S. ker (as defined in 2	State our business: I in 11 U.S.C. § 101(27A) ned in 11 U.S.C. § 101(5	•		
Chap Bank and a busi For a small debto	rou filing under oter 11 of the cruptcy Code are you a small ness debtor? I definition of business or, see 11 U.S.C. (51D).	deadl opera	lines. If y ations, ca C. § 11 1 No.	ou indicate that you are a ash-flow statement, and 6(1)(B). I am not filing under Ch I am filing under Chapt Bankruptcy Code.	a small business d federal income tax napter 11. ter 11, but I am NC	DT a small business debto	ur most recent balar documents do not ex or according to the o	nce sheet, statement of exist, follow the procedure	in 11
Part 4:	Report if You Ow	n or l	Have A	Any Hazardous Pro	operty or Any	Property That Nee	ds Immediate	Attention	
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate				What is the hazard? If immediate attention is a where is the property?	needed, why is it n	eeded? Street			
For e own p or live be fe	xample, do you perishable goods, estock that must d, or a building needs urgent rs?				City	Stat	е	Zip Code	

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Debtor 1 Natileya L Smith Case number (if known)

First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried internet, even after I reasonably tried to do so. to do so. Active duty. Active duty. I am currently on active military duty in I am currently on active military duty in a military combat zone. a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of about credit counseling, you must file a motion for waiver of

credit counseling with the court.

credit counseling with the court.

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Debtor 1 Natileya		Smith Case number (if known	<u> </u>
Part 6: Answer These Qu	uestions for Reporting Purpo		
16. What kind of debts do you have?	16a. Are your debts primaril 101(8) as "incurred by ar No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril obtain money for a busin investment. No. Go to line 16c. Yes. Go to line 17.	y consumer debts? Consumer debts an individual primarily for a personal, far y business debts? Business debts aress or investment or through the operation ou owe that are not consumer debts or	mily, or household purpose." The debts that you incurred to ation of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be availa No. Yes.	er 7. Go to line 18. Do you estimate that after any exempt property is able to distribute to unsecured creditors?	excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	and correct. If I have chosen to file under 0 11,12, or 13 of title 11, United choose to proceed under Chap If no attorney represents me a me fill out this document, I have I request relief in accordance of I understand making a false st	and I did not pay or agree to pay some we obtained and read the notice require with the chapter of title 11, United State tatement, concealing property, or obtaicase can result in fines up to \$250,000 52, 1341, 1519, and 3571.	eed, if eligible, under Chapter 7, vailable under each chapter, and I one who is not an attorney to help ed by 11 U.S.C. § 342(b). es Code, specified in this petition. ining money or property by fraud in 0, or imprisonment for up to 20

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Debtor 1	Natileya	L	Smith	Case number	(if known)
	First Name	Middle Name	Last Name		
you are by one If you a represe		eligibility to proceed ur the relief available und to the debtor(s) the no- certify that I have no k petition is incorrect.	nder Chapter 7, 11, 1 der each chapter for tice required by 11 U	2, or 13 of title 11, U which the person is J.S.C. § 342(b) and, i	that I have informed the debtor(s) about Jnited States Code, and have explained eligible. I also certify that I have delivered in a case in which § 707(b)(4)(D) applies, nation in the schedules filed with the
need to	o file this page.	/s/ Yisroel Y Mosko	ovits	Date	11/1/2016
		Signature of Attorney	for Debtor		MM / DD / YYYY
		Yisroel Y Moskovits Printed name Semrad Law Firm Firm name 10 N. Martingale Roa Street Suite 400	d		
		Schaumburg		Illinois	60173
		City		State	Zip Code
		Contact phone	3122543191	Email address	imoskovits@semradlaw.com
				Illin	ois
		Bar number		Stat	te

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Fill in this information to identify your case:					
Debtor 1	Natileya	L	Smith		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filin	^{1g)} First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		

Check if this is ar
amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$915.00
1c. Copy line 63, Total of all property on Schedule A/B	\$915.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$648.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$27,118.00
Your total liabilities	\$27,766.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,010.64
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$823.00

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De	btor 1 Natileya	L	Smith	Case number (if known)						
Dar	First Name t 4: Answer These 0	Middle Name	Last Name trative and Statistical Rec	orde						
ı aı										
6. 🗸	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?									
	No. You have nothing	o report on this part of the for	m. Check this box and submit this fo	orm to the court with your other schedule	es.					
	✓ Yes.									
7. \	What kind of debt do you	ı have?								
		-	umer debts are those incurred by a ill out lines 8-10 for statistical purpo	n individual primarily for a personal, ses. 28 U.S.C. § 159.						
		rimarily consumer debts. You'th your other schedules.	ou have nothing to report on this pa	art of the form. Check this box and subm	it					
8.		Your Current Monthly Inco Form 122B Line 11; OR, For	o me: Copy your total current monthl m 122C-1 Line 14.	y income from Official	\$423.09					
9.	Copy the following spe	cial categories of claims fr	om Part 4, line 6 of Schedule E/F	₹:						
	From Part 4 on Schedu	ule E/F, copy the following:		Total claim						
	9a. Domestic support ob	ligations (Copy line 6a.)		\$0.00						
	9b. Taxes and certain oth	er debts you owe the governm	nent. (Copy line 6b.)	\$648.00						
	9c. Claims for death or pe	ersonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00						
	9d. Student loans. (Copy	line 6f.)		\$7,262.00						
	0 0		or divorce that you did not report as	\$0.00						
	priority claims. (Copy line	∍ 6g.)		\$0.00						
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00						
	On Total Add lines Oa th	arough Of		\$7,010,00						

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Fill in this in	formation to identify your case:				
Debtor 1	Natileya L		Smith		
Dobtor 1		liddle Name	Last Name		
Debtor 2					
Spouse, if f	iling) First Name M	liddle Name	Last Name		
Jnited State	es Bankruptcy Court for the: Northern		District of Illinois		
			(State)		
Case numbe If known)	er				
Official	Form 106A/B				Check if this is an amended filing
Sched	ule A/B: Property				12
esponsible rite your na	ere you think it fits best. Be as compl for supplying correct information. If ame and case number (if known). Ans escribe Each Residence, Build	more space is no wer every questi	eeded, attach a separate sheet to thon.	nis form. On the top of any a	
1.1 _	'es. Where is the property? Street address, if available, or other descr	iption Single	the property? Check all that apply. e-family home ex or multi-unit building	the amount of any secure	laims or exemptions. Put ed claims on Schedule D. aims Secured by Propert Current value of the
_		Manu	lominium or cooperative ufactured or mobile home	entire property?	portion you own?
_	Number Street Dity State Zip Coo	Time	tment property share	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
	лку Зайе ZIP СОС	Who has one. Debte	s an interest in the property? Check or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another	Check if this is co (see instructions)	mmunity property
			formation you wish to add about th	is item, such as local	
If you ow	n or have more than one, list here:	What is	the property? Check all that apply.	Do not deduct secured c	laims or exemptions. Put

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1 and Debtor 2 only

property identification number:

Single-family home

Investment property

Land

Timeshare

Debtor 1 only Debtor 2 only

Duplex or multi-unit building

Condominium or cooperative

Manufactured or mobile home

Who has an interest in the property? Check

At least one of the debtors and another

Other information you wish to add about this item, such as local

1.2

Number

City

Street address, if available, or other description

Zip Code

Street

State

the amount of any secured claims on Schedule D:

Describe the nature of your ownership

interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property

Current value of the

(see instructions)

entire property?

Creditors Who Have Claims Secured by Property.

Current value of the

portion you own?

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Debtor 1		L Middle News		per (if known)	
1.3Stre	First Name eet address, if available, or othe		Last Name What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		laims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the portion you own?
Nur	nber Street State	Zip Code [Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Describe the nature of interest (such as fee si the entireties, or a life Check if this is co (see instructions)	mple, tenancy by estate), if known.
		p on you own for a	At least one of the debtors and another Other information you wish to add about this ite property identification number: all of your entries from Part 1, including any entries.	ies for pages	
Do you ov you own th	at someone else drives. If you leans, trucks, tractors, sport utility	uitable interest i ease a vehicle, als	n any vehicles, whether they are registered or no so report it on Schedule G: Executory Contracts and U cles		
Ye 3.1			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secure	claims or exemptions. Put ed claims on Schedule D: nims Secured by Property. Current value of the portion you own?
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any securing Creditors Who Have Classifications who Have Classification Current value of the entire property?	laims or exemptions. Put ed claims on <i>Schedule D:</i> aims Secured by Property. Current value of the portion you own?

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	Natileya	L Mistalla Nassas	Smith	Case number	(if known)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the prop	perty? Check	Do not deduct secured of	laims or exemptions. Put ed claims on <i>Schedule D:</i>
	Model: Year:		one. Debtor 1 only		•	ins Secured by Property.
	Approximate mileage:	·			ordanoro virio riavo die	iiino cocarca sy i roporty.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Outer information.		At least one of the debtors and	another	——————————————————————————————————————	
			Check if this is community instructions)	property (see		
3.4	Make		Who has an interest in the prop	perty? Check	Do not deduct secured c	
	Model:		one.		•	ed claims on Schedule D:
	Year:		Debtor 1 only		Creditors vvno Have Cla	nims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	another		
			Check if this is community instructions)	property (see		
Exar	mples: Boats, trailers, motors No		er recreational vehicles, other vehi t, fishing vessels, snowmobiles, motor			
Exar	mples: Boats, trailers, motors No Yes		er recreational vehicles, other vehi t, fishing vessels, snowmobiles, motor	rcycle accessorie	es	leine an annatione Dut
Exar	mples: Boats, trailers, motors No Yes Make		er recreational vehicles, other vehit, fishing vessels, snowmobiles, motor	rcycle accessorie	Do not deduct secured c	•
Exar	mples: Boats, trailers, motors No Yes		er recreational vehicles, other vehi t, fishing vessels, snowmobiles, motor	rcycle accessorie	Do not deduct secured control the amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D:</i> nims Secured by Property.
Exar	mples: Boats, trailers, motors No Yes Make Model:		er recreational vehicles, other vehicles, in the propone.	rcycle accessorie	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property.
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only	rcycle accessorie	Do not deduct secured control the amount of any secure	ed claims on <i>Schedule D:</i>
Exar	mples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the propone. Debtor 1 only	rcycle accessorie	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and	perty? Check	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	perty? Check	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community	perty? Check another property (see	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own?
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community instructions)	perty? Check another property (see	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone.	perty? Check another property (see	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community propone. Who has an interest in the propone.	perty? Check another property (see	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the entire property? Do not deduct secured of the amount of any secure	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propone. Debtor 1 only	perty? Check another property (see	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Creditors Who Have Classification Control Contr	ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? Laims or exemptions. Put ed claims on Schedule D: aims Secured by Property.
Exar ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and Check if this is community properties. Who has an interest in the propone. Debtor 1 and Debtor 2 only Mo has an interest in the propone. Debtor 1 only Debtor 2 only	perty? Check another property (see	Do not deduct secured of the amount of any secure Creditors Who Have Classes Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classes Current value of the	ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the

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De	ebtor 1	Natileya First Name		L Middle Name	Smith Last Name	Case number (if known)	
Pa	rt 3:		our Personal a				
					terest in any of the	following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp		and furnishings liances, furniture, lin	ens, china, kitcher	nware		
	No Yes. D	Describe					
	. Electi Examp No		s and radios; audio,	video, stereo, and	digital equipment; compute	ers, printers, scanners; music]
✓	Yes. D	Describe	cell phone				\$200.00
		•	and figurines; paintir	•	er artwork; books, pictures, c collections, memorabilia, cc	•	
	Yes. D	Describe					
		les: Sports, ph	orts and hobbies otographic, exercise s; carpentry tools; m	•		ables, golf clubs, skis; canoes	
$ \mathbf{V} $	No	N					7
Ш	Yes. L	Describe					
	0. Fire a		es, shotguns, ammu	unition, and related	d equipment		
✓	No						
	Yes. D	Describe					
	1. Clot Examp		clothes, furs, leather	coats, designer w	/ear, shoes, accessories		
	No						
✓	Yes. D	Describe	clothing				\$600.00
		•		elry, engagement	rings, wedding rings, heirlod	om jewelry, watches, gems,	
범	No Voc T	Describe					1
۲	103. L	rescribe					
		-farm animals les: Dogs, cats	s, birds, horses				
✓	No						
	Yes. D	Describe					
1	_	other person	al and household	items you did no	ot already list, including a	ny health aids you did not list	_
✓							
	Yes. D	Describe					
			•		3, including any entries fo	or pages you have attached	\$800.00

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Deb	tor 1 Natileya	L Medalla Nicasa	Smith Last Name	Case number (if known)	
Part	First Name	Middle Name r Financial Assets	Last Name		
		any legal or equitable int	erest in any of the foll	owing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	✓ No	ave in your wallet, in your home, in a			
17.	Deposits of money Examples: Checking,		s; certificates of deposit; shares ounts with the same institution,	Cash:in credit unions, brokerage houses, list each.	
	✓ Yes		Institution name:		
		17.1. Checking account:	Money Network- prepaid ca	rd	\$100.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:	_		
		17.9. Other financial account:			
18.		s, or publicly traded stocks , investment accounts with brokerag	re firms, money market account		-
	No No	, investment accounts with brokerag	ge IIII 13, I IIO II EY MAINEL ACCOUNT	•	
	Yes	Institution or issuer name:			
		-			
					-
19.	Non-publicly traded an LLC, partnership		ated and unincorporated bu	sinesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb	tor 1	Natileya	L	Smith	Case number (if known)	
20.	Neg	gotiable instruments ir	orate bonds and other negotional checks, cashiers nts are those you cannot transfe	checks, promissory notes	, and money orders.	
		No Yes. Give specific information about them	Issuer name:	to comocne by digining of		
21.		tirement or pension amples: Interests in IR		o), thrift savings accounts, o	or other pension or profit-sharing plans	_
		No Van Lint anah	Type of account:	Institution name:		
	Y	Yes. List each account	401(k) or similar plan:	401K with employer		\$15.00
		separately.	Pension plan:			
			IRA:			
			Retirement account:			_
			Keogh:			_
			Additional account:			_
			Additional account:			_
22.	You Exa	curity deposits and par share of all unused of amples: Agreements was apanies, or others	orepayments deposits you have made so that y with landlords, prepaid rent, publ	ou may continue service or ic utilities (electric, gas, wa Institution name:	use from a company ter), telecommunications	
		Yes	Electric:			
			Gas:			
			Heating oil:			<u> </u>
			Security deposit on rental unit:			<u> </u>
			Prepaid rent:			-
			Telephone:			_
			Water:			
			Rented furniture:			-
			Other:			-
23.	Anı	nuities (A contract for	r a periodic payment of money to	you, either for life or for a n	umber of years)	_
	✓	No Yes	Issuer name and description:			
						-
						-

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Debt	or 1 Natileya First Name	L Middle N	Smith Name Last Name	Case number (if known)	
24.	Interests in an e		ount in a qualified ABLE program, or under a	qualified state tuition program	
	✓ No Ins	stitution name and descripti	ion. Separately file the records of any interests.11	U.S.C. § 521(c):	
	_				
25.	Trusts, equitable exercisable for y		property (other than anything listed in line 1),	and rights or powers	
	✓ No				7
	Yes. Describ	e			
26.			secrets, and other intellectual property s, proceeds from royalties and licensing agreemen	nts	
	✓ No Yes. Describ	e]
27.	Licenses, franch	nises, and other general	intangibles]
			ses, cooperative association holdings, liquor licer	nses, professional licenses	
	Yes. Describ	e			
Moi	ney or propert	y owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owe	d to you			
	✓ No				
		ecific information		Federal:	\$0.00
	you alre	em, including whether ady filed the returns tax years		State:	\$0.00
20		•		Local:	\$0.00
29.	Family support Examples: Past du No	e or lump sum alimony, spo	ousal support, child support, maintenance, divorce	e settlement, property settlement	
	Ħ	ecific information		Alimony:	\$0.00
				Maintenance:	\$0.00
				Support:	\$0.00
				Divorce settlement:	\$0.00
				Property settlement:	\$0.00
30.	Examples: Unpaid		e payments, disability benefits, sick pay, vacation p ans you made to someone else	pay, workers' compensation,	
	✓ No				
	Yes. Describe	9			
					1

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Deb	tor 1 Natileya First Name	L Middle Name	Smith Last Name	Case number (if known)	
31.	Interests in insurance policie	9S		meowner's, or renter's insurance	
	✓ No Yes. Name the insurance of each policy and list its variety.	ompany	ny name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a liv property because someone has	ring trust, expect proceeds		r are currently entitled to receive	
	✓ No Yes. Describe				
33.	Claims against third parties, Examples: Accidents, employm			demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and unlique to set off claims	— lidated claims of every n	ature, including countercl	aims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you did	not already list			
	✓ No Yes. Describe				
36.	Add the dollar value of all of for Part 4. Write that number				\$115.00
Part				n Interest In. List any real estate i	n Part 1.
37.	Do you own or have any lega	al or equitable interest in	any business-related prop	erty?	
	No. Go to Part 6. Yes. Go to line 38.			pe Di	ortion you own? onto deduct secured claims exemptions
38.	Accounts receivable or comm	nissions you already earı	ned		
	Yes. Describe				
39.	Office equipment, furnishing Examples: Business-related co		s, printers, copiers, fax mach	ines, rugs, telephones, desks, chairs, electror	nic devices
	✓ No Yes. Describe				

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Deb	tor 1	Natileya	L	Smith	Case number (if known)		
40.	Ma	First Name	Middle Name	Last Name use in business, and tools o	f vour trade		
10.	√		aipinoin, cappiloc yea		. , , , , , , , , , , , , , , , , , , ,		
	Ť	Yes. Describe					
41	Inv	entory					
7		No					
		Yes. Describe				1	
		Teo. Describe					
12	Int	orosts in partnorshi	ips or joint ventures				
42.		erests in partnersin No	ips or joint ventures				
				Name of entity:	% of ownership:		
		Yes. Give specific information about					
		them					
43 (Cus	tomer lists mailing	lists, or other compilat	ions			
٦٥. ١	_		noto, or other complian				
	∠	-	clude personally identifial	ole information (as defined in 11	IUSC 8 101(41A))?		
		<u> </u>	orado porocriany racrima				
		☐ No	dia a				
		Yes. Descri	IDE				
44.	An	y business-related p	property you did not alro	eady list			
	✓	No					
		Yes. Give specific					
		information					
				-			
				Part 5, including any entries f			
		_			operty You Own or Have an Interes	t In	
Part	t 6:	If you own or have an	n interest in farmland, list i	t in Part 1.	operty fou Own or have an interes	ot III.	
46.	Do	you own or have a	ny legal or equitable in	terest in any farm- or comme	ercial fishing-related property?		
	~	No. Go to Part 7.					Current value of the
	Ē	Yes. Go to line 47.					ortion you own? Oo not deduct secured
							laims
47	Fa	ırm animals				0	r exemptions
'''		amples: Livestock, pou	ultry, farm-raised fish				
	✓	No No					
	Ē	Yes. Describe					

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Debt		Natileya	L	Smith	Case number (if known)		
		First Name	Middle Name	Last Name			
48.	48. Crops-either growing or harvested						
	V	No					
	П	Yes. Describe					
	_						
	_						
49.	Farr	m and fishing equi	ipment, implements, machinery, fixt	tures, and tools of trade	•		
	~	No					
		Yes. Describe					
	_						
	_						
50.	Farr	m and fishing sup	plies, chemicals, and feed				
	V	No					
	Ħ	Yes. Describe					
	_						
	_						
51.	Any	farm- and comme	ercial fishing-related property you di	d not already list			
	V	No					
	Ħ	Yes. Describe					
	ш	rea. Describe					
	_						
52 A	44 th	o dollar value of a	II of your entries from Part 6, includ	ing any ontrine for nago	se you have attached		
			here				
					l l		
Part '			operty You Own or Have an I		Did Not List Above		
			perty of any kind you did not alreads, country club membership	ly list?			
		ripies. Season lickei	is, country club membership				
	✓	No				7	
		Yes. Give specific					
		information					
54. Ac	dd th	e dollar value of a	II of your entries from Part 7. Write t	hat number here			
			•				
Part 8	8:	List the Totals	of Each Part of this Form				
<i>EE</i> D)ort 1	. Total roal actata	line 2		_		
33. F	aiti	. Total real estate,	iiie 2				
56 n	art 2	total vehicles, line	9.5				
_			nd household items, line 15		_		
37.F	ait J.	. Total personal al	id flousefiold items, line 13	\$800.00	<u> </u>		
58. P a	art 4:	: Total financial as	sets, line 36	\$115.00			
59. P	art 5	: Total business-r	elated property, line 45		_		
					_		
60. P	art 6	: Total farm- and f	fishing-related property, line 52		<u></u>		
61. P	art 7	: Total other prop	erty not listed, line 54				
62 T	otal :	nerconal property	Add lines 56 through 61				
0∠. I	olai	регоонатргоренту.	Add lines 56 through 61	\$915.00	Copy personal property total	+ \$915.00	
					Copy personal property total		
						\$915.00	
63. T c	otal c	of all property on S	Schedule A/B. Add line 55 + line 62			_	

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Fill in this information to identify your case:					
Debtor 1	Natileya First Name	L Middle Name	Smith Last Name		
Debtor 2 (Spouse, if fil	ing) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois(State)		
Case number (If known)	r		(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	t 1: Identify the Property You Cla	im as Exempt		
1. 2.	Which set of exemptions are you claimi You are claiming state and federal nonb You are claiming federal exemptions. 17 For any property you list on Schedule A	ankruptcy exemptions. 1 1 U.S.C. § 522(b)(2)	11 U.S.C. § 522(b)(3)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: clothing Line from Schedule A/B: 11	\$600.00	\$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
	Brief description: cell phone Line from Schedule A/B: 07	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every) No Yes. Did you acquire the property covered No Yes	3 years after that for ca		

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ebtor 1 Natileya L		Smith	Case number (if known)	
	lle Name	Last Name		
rt 2: Additional Page				
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		xemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B			
Brief				735 ILCS 5/12-1001(b)
description:	\$100.00	✓	\$100.00	
Money Network- prepaid card		100% of fair m	narket value, up to any	-
Line from Schedule A/B:17		арріісавіе ѕіа	latory iii iii	
Brief	_			735 ILCS 5/12-704
description:	\$15.00	✓	\$15.00	
401K with employer		100% of fair m	narket value, up to any	_
Line from Schedule A/B: 21		applicable sta		

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					_		
Fill in	this inform	ation to identify your case	e:				
Debto	or 1	Natileya	L	Smith			
		First Name	Middle Name	Last Name			
Debto	or 2						
(Spou	se, if filing	First Name	Middle Name	Last Name			
United	d States Ba	ankruptcy Court for the:	Northern	District of Illinois			
				(State)			
Case (If kno	number						
`	,				l		0
Offi	icial F	Form 106D					Check if this is an amended filing
Scl	hedu	le D: Credit	tors Who Ha	ve Claims Secur	ed by Pro		G
							12/15
space	is needed			are filing together, both are equal e entries, and attach it to this forn			
		` ,	ured by your property?				
'. E				ır other schedules. You have nothing	also to roport on this fo	arm	
Ľ			·	of other scriedules. Too have nothing	else to report on this ic	ли.	
L	Yes. F	ill in all of the information	below.				
Part 1	List A	All Secured Claims					
2. l	_ist all sec	cured claims. If a credito	r has more than one secure	d claim, list the creditor separately	Column A	Column B	Column C
			•	ist the other creditors in Part 2. As	Amount of claim	Value of	Unsecured
r	nuch as po	ossible, list the claims in	alphabetical order according	to the creditor's name.	Do not deduct the	collateral	portion
					value of collateral.	that supports this claim	If any

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				_			
Fill in this inforr	nation to identify your case	9:					
Debtor 1	Natileya	L	Smith				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Name				
	-						
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(State)				
(If known)				1		.1. 26 (0.1	
Official F	orm 106E/F				Che	ck if this is a	n amended filin
Schedu	ule E/F: Cre	ditors Who	Have Unsecure	d Claims			12/1
106Å/B) and on that are listed i entries in the b known). Part 1: List 1. Do any critical in the beautiful	A Schedule G: Executory in Schedule D: Creditors have priority unsecured in the Schedule D: Sched	contracts and Unexpires Who Hold Claims Sectifie Continuation Page to the Continuation Page to t	nore than one priority unsecured clair and nonpriority amounts, list that clair g to the creditor's name. If you have r particular claim, list the other creditor	n, list the creditor sep m here and show bot nore than two priority s in Part 3.	editors with art you need your name parately for ea in priority and	partially sed d, fill it out, r and case n	cured claims number the umber (if
(For an ex	xplanation of each type of c	claim, see the instructions t	or this form in the instruction booklet.)		Total claim	Priority amount	Nonpriority amount
	epartment of Revenue Creditor's Name 54338 Street	WI	st 4 digits of account number nen was the debt incurred? of the date you file, the claim is: C	n/a	\$648.00	\$0.00	\$648.00
✓ Deb	Illinois State Curred the debt? Check of tor 1 only tor 2 only tor 1 and Debtor 2 only		Contingent Unliquidated Disputed De of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you over	ve the government			

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Debto	•	Smith Case number (if known) .ast Name	
Part 2	List All of Your NONPRIORITY Unsecured Clair	ms	
3.	Do any creditors have nonpriority unsecured claims against y	ou?	
	No. You have nothing to report in this part. Submit this form to t	the court with your other schedules.	
	✓ Yes.		
		cal order of the creditor who holds each claim. If a creditor has more to	
		ch claim listed, identify what type of claim it is. Do not list claims already in	
	f more than one creditor holds a particular claim, list the other credi Page of Part 2.	itors in Part 3.If you have more than four priority unsecured claims fill out t	he Continuation
	rage of Fait 2.		Total alaim
44	Acrona Furnitura		Total claim
4.1	Aarons Furniture Nonpriority Creditor's Name	Last 4 digits of account number	\$1,200.00
	4428 W North Ave	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Ohionea Illinois COOFA	Unliquidated	
	Chicago Illinois 60651 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	•	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify <u>rental fees- service charges</u>	
	✓ No		
	Yes		
4.2	AMERICAN CREDIT ACCEPT	Last 4 digits of account number 1001	\$8,481.00
	Nonpriority Creditor's Name POC NOTICE: Justin McCrorrey	When was the debt incurred? 12/1/2013	
	Number Street		
	PO Box 788	As of the date you file, the claim is: Check all that apply.	
	Kirkland Washington 98083	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	'	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify 036 Automobile	
	=		
	Yes		
4.3	City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name	Last 4 digits of account number	\$4,641.00
	Department of Revenue - PO Box 88292	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60680	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	<u> </u>	Student loans	
	Debtor 2 and Debtor 3 and	Obligations arising out of a separation agreement or divorce	
	Debtor 1 and Debtor 2 only	that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other Specify Parking Tickets	
	Is the claim subject to offset?	✓ Other. Specify Parking Tickets	
	✓ No		
	Yes		

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Debto		nith Case number (if known)					
	First Name Middle Name Las	tt Name					
Part 2	Your NONPRIORITY Unsecured Claims - Continu	uation Page					
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim				
4.4	CRD PRT ASSO Nonpriority Creditor's Name	- Last 4 digits of account number 4840	\$160.00				
	13355 NOEL ROAD#	When was the debt incurred?1/1/2016					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	DALLAS Texas 75240 City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce					
	At least one of the debtors and another	that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ Collection; Collecting for					
	Yes	ORIGINAL CREDITOR: 10 COMMONWEALTH EDISON					
		Other. Specify COMPANY					
4.5	CREDIT MANAGEMENT LP	- Last 4 digits of account number 9479	\$332.00				
	Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY	When was the debt incurred? 6/1/2014					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	CARROLLTON Texas 75007 City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce					
	At least one of the debtors and another	that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ 001 Collection; Collecting for					
	Yes	ORIGINAL CREDITOR: WOW Other. Specify INTERNET CABLE PHONE - 1					
4.0	CREDIT MANAGEMENT LP		D 404.00				
4.6	Nonpriority Creditor's Name	- Last 4 digits of account number 8986	\$191.00				
	4200 INTÉRNATIONAL PKWY Number Street	When was the debt incurred? 9/1/2015					
	Trumbol Stroot	As of the date you file, the claim is: Check all that apply.					
	CARROLLTON Texas 75007	Contingent					
	City State Zip Code	Unliquidated Disputed					
	Who incurred the debt? Check one. Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar					
	Check if this claim relates to a community debt						
	Is the claim subject to offset?	debts					
	✓ No	✓ 001 Collection; Collecting for ORIGINAL CREDITOR:					
	Yes	COMCAST CENTRAL Other. Specify WAREHOUSE					

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Debto		Smith Case number (if known)	
	First Name Middle Name	Last Name	
Part 2	Your NONPRIORITY Unsecured Claim	s - Continuation Page	
		m beginning with 4.5, followed by 4.6, and so forth.	Total claim
4.7	ENHANCED RECOVERY Nonpriority Creditor's Name	Last 4 digits of account number 8035	\$1,265.00
	8014 BAYBERRY RD Number Street	When was the debt incurred? 7/1/2014	
		As of the date you file, the claim is: Check all that apply.	
	LA OKOONIVILLE Florida 00055	Contingent	
	JACKSONVILLE Florida 32256 City State Zip C	I I I a Para Pala Can I	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community de	bt Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for	
	✓ No	Other. Specify ORIGINAL CREDITOR: SPRINT	
	Yes		
4.8	ENHANCED RECOVERY Nonpriority Creditor's Name	Last 4 digits of account number 5934	\$488.00
	8014 BAYBERRY RD	When was the debt incurred? 12/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	JACKSONVILLE Florida 32256 City State Zip C	5 Turk State 4	
	Who incurred the debt? Check one.	Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community de ls the claim subject to offset?	bt Debts to pension or profit-sharing plans, and other similar debts	
	No	001 Collection; Collecting for ORIGINAL CREDITOR: PEOPLE	
	Yes	Other. Specify GAS LIGHT AND COKE COMP	
4.9	FEDERAL LOAN SERVICE	Last 4 digits of account number 0001	\$4,113.00
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 8/1/2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	Harrisburg Pennsylvania 17106		
	City State Zip C Who incurred the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community de	bt Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	Yes		

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Debtor		mith Case number (if known)					
	First Name Middle Name Las	st Name					
Part 2:	Your NONPRIORITY Unsecured Claims - Contin	uation Page					
	After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim				
4.10	FEDERAL LOAN SERVICE	Last 4 digits of account number 0002	\$2,839.00				
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 8/1/2010					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Harrisburg Pennsylvania 17106	=					
	City State Zip Code	Unliquidated					
	Who incurred the debt? Check one. Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	✓ Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar					
	Is the claim subject to offset?	debts Other. Specify					
	✓ No	Cutor. opcomy					
	Yes						
4.11	FEDERAL LOAN SERVICE	Last 4 digits of account number 0003	\$310.00				
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 5/1/2011					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Harrisburg Pennsylvania 17106	Unliquidated					
	City State Zip Code Who incurred the debt? Check one.	= '					
	Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	✓ Student loans Obligations griding out of a congration paragraphent or divorce.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	Other. Specify					
	✓ No	<u> </u>					
	Yes						
4.12	FEDERAL LOAN SERVICE Nonpriority Creditor's Name	Last 4 digits of account number0004	\$0.00				
	P.O. Box 60610	When was the debt incurred?5/1/2011					
	Number Street	As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Harrisburg Pennsylvania 17106 City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	✓ Student loans					
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar					
	Is the claim subject to offset?	debts					
	✓ No	Other. Specify					
	Voc						

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Debtor		Smith Case number (if known) ast Name					
Part 2:	Your NONPRIORITY Unsecured Claims - Contin	nuation Page					
	After listing any entries on this page, number them beginni	ng with 4.5, followed by 4.6, and so forth.	Total claim				
4.13	Fifth Third Bank	Last 4 digits of account number	\$1,300.00				
	Nonpriority Creditor's Name 9400 S Cicero Ave	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Oak Lawn Illinois 60453	Unliquidated					
	City State Zip Code Who incurred the debt? Check one.	Disputed					
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce					
	At least one of the debtors and another	that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ Other. Specify bank fees					
	✓ No						
	Yes						
4.14	I C SYSTEM INC	Lead A Matter of a community of the comm	\$827.00				
المنتسا	Nonpriority Creditor's Name	Last 4 digits of account number 2001	φοΣ1.00				
	PO BOX 64378 Number Street	When was the debt incurred? 12/1/2015					
		As of the date you file, the claim is: Check all that apply.					
	SAINT PAUL Minnesota 55164	Contingent					
	City State Zip Code	Unliquidated					
	Who incurred the debt? Check one.	Disputed					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	Student loans					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce					
	At least one of the debtors and another	that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?	✓ 001 Collection; Collecting for					
	✓ No	ORIGINAL CREDITOR: T					
	Yes	Other. Specify MOBILE USA INC					
4.15	PEOPLES ENGY Nonpriority Creditor's Name	Last 4 digits of account number 6880	\$0.00				
	200 EAST RANDOLPH	When was the debt incurred? 2/1/2014					
	Number Street	As of the date you file, the claim is: Check all that apply.					
	-	Contingent					
	CHICAGO Illinois 60601	Unliquidated					
	City State Zip Code Who incurred the debt? Check one.						
	Debtor 1 only	Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans					
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar					
	Is the claim subject to offset?	debts					
	✓ No	✓ Other. Specify InstallmentLoan					
	Yes						

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Debtor						
	First Name Middle Name Last	Name				
Part 2:	Your NONPRIORITY Unsecured Claims - Continu	uation Page				
	After listing any entries on this page, number them beginning		Total claim			
4.16	PHOENIX FINANCIAL SERV Nonpriority Creditor's Name	Last 4 digits of account number3618	\$471.00			
	8902 OTIS AVE STE 103A Number Street	When was the debt incurred? 5/1/2016				
		As of the date you file, the claim is: Check all that apply.				
	INDIANAPOLIS Indiana 46216	Contingent				
	INDIANAPOLISIndiana46216CityStateZip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	 Debts to pension or profit-sharing plans, and other similar debts 				
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR:				
	✓ No					
	Yes	Other. Specify MEDICAL PAYMENT DATA				
4.17	The Money Company	- Last 4 digits of account number	\$500.00			
	Nonpriority Creditor's Name 7204 W. Madison	When was the debt incurred?				
	Number Street	As of the determinant the the state in Ohead all that and				
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Forest Park Illinois 60130	Unliquidated				
	City State Zip Code Who incurred the debt? Check one.	☐ Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	✓ Other. Specify payday loan				
	<u>✓</u> No					
	Yes					

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Natileya Debtor 1 Smith Case number (if known) First Name Last Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$648.00 6b. Taxes and certain other debts you owe the government 6b. 6c. Claims for death or personal injury while you were \$0.00 intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$648.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$7,262.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or \$0.00 divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$19,856.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$27,118.00 6j. Total. Add lines 6f through 6i. 6j.

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Fill in this information to identify your case:						
Debtor 1	Natileya First Name	L Middle Name	Smith Last Name	_		
Debtor 2 (Spouse, if filing	3) First Name	Middle Name	Last Name	—		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	_		
Case number (If known)			(Oldio)			

Official Form 106G

Check if this is an
amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			200		ago 02 01 0.	_
Fill in	this inforr	nation to identify your cas	e:			
Debto	or 1	Natileya	L	Smith		
		First Name	Middle Name	Last Nar	ne	
Debto						
(Spou	ise, it tiling	G) First Name	Middle Name	Last Nar	ne	
Unite	d States E	Bankruptcy Court for the:	Northern	District of Illin		
Case	number			(Sta	ite)	
(If kno		-			_	
						Check if this is an
Off:	المنما	Earm 1064				amended filing
		Form 106H				
<u>Sc</u>	<u>redul</u>	e H: Your Co	odebtors			12/15
		-	-		•	nd accurate as possible. If two married people are filing
						copy the Additional Page, fill it out, and number the nal Pages, write your name and case number (if known).
	er every q		ano / taataonar 1 ago to ta	mo pagor on mo	iop of any reading	iai i agos, milo you mamo ana saso namboi (ii iaismi).
1.	Do you	have any codebtors? (I	f you are filing a joint case,	do not list either st	oouse as a codebtor.)
	☐ No	`	, ,			,
	✓ Ye:	S				
2.	Within t	he last 8 years, have yo	ou lived in a community p	property state or	erritory? (Commun	nity property states and territories include Arizona, California,
	_	·	exico, Puerto Rico, Texas, \	Washington, and V	/isconsin.)	
		. Go to line 3.	r anguag or logal aquivalor	at live with you at th	o timo?	
		s. Dia your spouse, ronne No	r spouse, or legal equivaler	it live with you at t	le ume?	
	Ħ		y state or territory did you liv	ve?	Fill in the na	ame and current address of that person.
	_					·
		Name of your spouse, for	ormer spouse, or legal equi	valent		
		Number Street				
		Number Street				
		City	State		Zip Code	
3.	In Colu	nn 1 list all of your cod	lehtors. Do not include v	our spouse as a	codebtor if your en	ouse is filing with you. List the person shown in line 2
J.						ed the creditor on Schedule D (Official Form 106D),
	Schedu	le E/F (Official Form 10	ôE/F), or Schedule G (Off	icial Form 106G)	Use Schedule D, S	Schedule E/F, or Schedule G to fill out Column 2.
	Column	1: Your codebtor			Col	lumn 2: The creditor to whom you owe the debt
					Che	eck all schedules that apply:
3.1	lo#====	. Joanning			—	Sort all Sortsdailes a lat appry.
9.1	Jefferson Name	n, Jasmine				Schedule D, line
		2010 S. 15th Ave			✓	Schedule E/F, line 4.1

Official Form 106H Schedule H: Your Codebtors page 1

60155

Zip Code

Schedule G, line

Number

City

Broadview

Street

Illinois

State

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				•				
Fill in this i	nformation to identif	y your case:						
Debtor 1	Natileya	L	Smith		_			
	First Name	Middle Name	Last Nam	е		Check if this is:		
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Nam	<u> </u>	_	An amended filing		
						A supplement show	vina post-pe	tition chapter 1:
United States	Bankruptcy Court for the:	Northern	District of Illinoi (State		_	expenses as of the		
Case number (If known)					_	MM / DD /) 000/		
(II KHOWH)						MM / DD / YYYY		
Official	Form 106I							
Schedu	ıle I: Your Inc	come						12/1
additional p		r spouse. If more spa ame and case number ent					n the top	or any
	ll in your employment		Debtor 1			Debtor 2		
int	formation.	Employment status	✓ Employed			Employed		
lf y job	ou have more than one	, , , , , , , , , , , , , , , , , , , ,	Not Emplo	oved		Not Employed		
att	ach a separate page with	Occumention	_					
	formation about additional nployers.	Occupation	sales associa			_		
	clude part time, seasonal,	Employer's name	Wal-Mart Ass	ociates inc		_		
or		Employer's address	501 Preston Drive Number Street			Number Street		
	ccupation may include							
	homemaker, if it applies.		Bolingbrook	Illinois	60440			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	3 months				_	
Estimate mo	rated.	Monthly Income date you file this form. If your than one employer, combined the state of the st						
	arate sheet to this form.				ebtor 1	For Debtor 2 or non-filing spouse	-3.1.00d IIIC	560001
		ry, and commissions (befor alculate what the monthly wag			\$1,365.00		_	
	ite and list monthly over	, ,	3.		+ \$0.00			

\$1,365.00

4. Calculate gross income. Add line 2 + line 3.

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Depto	or 1 Natileya	L Middle Nome	Smith Lost Name	Case number	(if known)		
	First Name	Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here		→ 4.	\$1,365.00			
5. Lis	t all payroll deductions:						
5a	. Tax, Medicare, and Social Sec	curity deductions	5a.	\$354.36			
5b	. Mandatory contributions for	retirement plans	5b	\$0.00			
5c	. Voluntary contributions for r	etirement plans	5c.	\$0.00			
5d	l. Required repayments of retir	rement fund loans	5d	\$0.00			
5e	. Insurance		5e	\$0.00			
5f.	Domestic support obligation	s	5f	\$0.00			
5g	. Union dues		5g	\$0.00			
5h	. Other deductions. Specify:		5h. + _	\$0.00 +	·		
6. Ad +5h.	d the payroll deductions. Add l	ines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6	\$354.3 <u>6</u>			
7. Ca l	Iculate total monthly take-hom	e pay. Subtract line 6 from line	4. 7. <u> </u>	\$1,010.64			
	t all other income regularly rec						
8a	 Net income from rental prop business, profession, or farn Attach a statement for each pro 	า	ee				
	receipts, ordinary and necessary monthly net income.			\$0.00			
8b	. Interest and dividends		8b	\$0.00			
8c	Family support payments the dependent regularly receive		ra				
	Include alimony, spousal suppor divorce settlement, and property	settlement.	8c	\$0.00			
	l. Unemployment compensation	n	8d	\$0.00			
	. Social Security		8e	\$0.00			
8f.	Other government assistance Include cash assistance and the assistance that you receive, such the Supplemental Nutrition Assis subsidies	value (if known) of any non-cash n as food stamps (benefits under stance Program) or housing	г				
	Specify:		8f	\$0.00			
Ū	Pension or retirement incom		8g	\$0.00			
	. Other monthly income. Speci	•		\$0.00 +			
9. Ad	d all other income Add lines 8a	+ 8b + 8c + 8d + 8e + 8f +8g +	8h. 9	\$0.00			
	alculate monthly income. Add lidd the entries in line 10 for Debto		10	\$1,010.64		=	\$1,010.64
Ind rel	ate all other regular contributional clude contributions from an unmanulatives. In not include any amounts already	ried partner, members of your h	ousehold, your deper	ndents, your roommates			
Sp	pecify:					11. +	\$0.00
	dd the amount in the last colurite that amount on the Summary					12.	\$1,010.64
VVI	no and amount of the duralitary	s. co. locales and statistical sull	annary of Octum Liak	mado di la i foldica Dala			nbined
13. D	you expect an increase or de	crease within the year after yo	ou file this form?				
L	Yes. Explain:						

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Fill in this inform	nation to identify your o	case:				
Debtor 1	Natileya	1	Smith			
Dobtor 1	First Name	Middle Name	Last Name			
Debtor 2				Check if this is:		
(Spouse, if filing) First Name	Middle Name	Last Name	An amended filing	}	
United States B	ankruptcy Court for the	e: Northern	District of Illinois (State)	A supplement sho	owing post-petition of	chapter 13
Case number				, , , , , , , , , , , , , , , , , , , ,	3	
(If known)				MM / DD / YYYY		
Official F	Form 106J					
	e J: Your E	xpenses				12/1
		-	. 625		· · · · · · · · · · · · · · · · · · ·	
information. If n	nore space is neede		e filing together, both are equally form. On the top of any addition			ıber
	wer every question.					
	ribe Your House	ehold				
1. Is this a join	t case?					
✓ No. Go	to line 2					
Yes. Do	es Debtor 2 live in a	separate household?				
	No					
	Yes. Debtor 2 must	file Official Forms 106J-2, Expens	ses for Separate Household of Deb	tor 2.		
2. Do you have		No				
dependents?		Man Elliand the Safanna Can fan				_
Do not list De Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depende with you?	nt live
3. Do your exp expenses of	enses include people other	No				
than yourself and	Lyour 🔲	Yes				
dependents						
Dort 2: Fotin	noto Vour Ongoir	ag Monthly Evnances				
		ng Monthly Expenses				
	f a date after the bar		ou are using this form as a sup plemental Schedule J, check the			;
		n-cash government assistance				
such assistan	ce and have include	d it on Schedule I: Your Income	e (Official Form B 106l.)		Your	expenses
	or home ownership of the ground or lot. 4.	expenses for your residence. Ind	clude first mortgage payments and		4.	\$300.00
If not inclu	ıded in line 4:					
4a. Real es	tate taxes				4a	\$0.00
4b. Propert	y, homeowner's, or rer	nter's insurance			4b	\$0.00
4c. Home n	naintenance, repair, an	d upkeep expenses			4c	\$0.00
4d. Homeo	wner's association or o	condominium dues			4d.	\$0.00

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Debtor 1 Natileya First Name	L Middle Name	Smith Last Name	Case number (if known)		
					Your expenses
F Additional marters	va maximanta far vavr raaidanaa aya	h aa hama aguitu laana			· · · · · · · · · · · · · · · · · · ·
	je payments for your residence, such	n as nome equity loans		5.	\$0.00
6. Utilities:6a. Electricity, heat,	natural das			•	£0.00
6b. Water, sewer, g	-			6a.	\$0.00 \$0.00
	phone, Internet, satellite, and cable serv	ires		6b.	
6d. Other. Specify:				6c.	\$75.00
7. Food and houseke	ening sunnlies			6d _	\$0.00
	dren's education costs			7.	\$150.00
9. Clothing, laundry,				8.	\$0.00
10. Personal care pro-				9.	\$75.00
11. Medical and denta				10.	\$50.00
	il expenses iclude gas, maintenance, bus or train fa	nro		11.	\$50.00
Do not include car		iie.		12.	\$123.00
13. Entertainment, clu	ıbs, recreation, newspapers, magaz	ines, and books		13.	\$0.00
14. Charitable contrib	outions and religious donations			14.	\$0.00
15. Insurance.		l: " 4 00			
Do not include insur 15a. Life insurance	rance deducted from your pay or include	ed in lines 4 or 20.			#0.00
15b. Health insuran	CO.			15a	\$0.00
15c. Vehicle insurar				15b	\$0.00
	e. Specify:			15c	\$0.00
	de taxes deducted from your pay or incl		_	15d	\$0.00
Specify:	de taxes deducted from your pay or find	uded II1 III les 4 01 20.			\$0.00
				16	
17. Installment or leas					
17a. Car payments f				17a	\$0.00
17b. Car payments f				17b	\$0.00
17c. Other. Specify:			_	17c	\$0.00
			_	17d	\$0.00
	alimony, maintenance, and support 5, Schedule I, Your Income (Official F		cted from	18.	\$0.00
19. Other payments yo	ou make to support others who do r	not live with you.			
Specify:		<u>-</u>		19.	\$0.00
20.Other real property	y expenses not included in lines 4 o	or 5 of this form or on Schedule I:	Your Income.		
20a. Mortgages on	other property			20a	\$0.00
20b. Real estate tax	es.			20b	\$0.00
20c. Property, home	eowner's, or renter's insurance			20c	\$0.00
20d. Maintenance, re	epair, and upkeep expenses.			20d	\$0.00
20e. Homeowner's a	association or condominium dues			20e	\$0.00

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Debtor 1	Natileya	L	Smith	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other	. Specify:				21	\$0.00
22 Calcu	ılate your monthly expenses.					
						\$823.00
	Add lines 4 through 21.		0			\$0.00
	Copy line 22 (monthly expenses	**				\$823.00
22c. A	add line 22a and 22b. The result	is your monthly expens	ses.		22.	
23.Calcu	late your monthly net income).				
23a. C	Copy line 12 (your combined mor	nthly income) from Sch	edule I.		23a	\$1,010.64
23b. C	Copy your monthly expenses from	n line 22 above.			23b	\$823.00
23c. S	Subtract your monthly expenses f	rom your monthly inco	me.			\$187.64
	The result is your monthly net in	come.			23c	
24. Do yo	ou expect an increase or decr	ease in your expens	es within the year after you	u file this form?		
	example, do you expect to finish p gage payment to increase or de					
1	No					
✓ \	⁄es					
	Explain here:					
	Debtor lives with family	y who cover some exp	enses.			

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Fill in this information to identify your case:								
Debtor 1	Natileya	L	Smith					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing	ng) First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the:	Northern	District of Illinois	_				
Case number (If known)			(State)					

Official Form 106Dec

Check if this is a
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).								
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	nd schedules filed with this declaration and							
	•	4-							
X	/s/ Natileya Smith	x							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 11/1/2016	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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	-	ial Affairs for	Individuals Filing						
Official	Form 107								
(If known)									
Case number			(State)						
United States	Bankruptcy Court for the:	Northern	District of Illinois						
	ng) First Name	Middle Name	Last Name						
Debtor 2									
Debtor 1	Natileya First Name	L Middle Name	Smith Last Name						
Dalitand	Madlaca		0 11						
Fill in this information to identify your case:									

Check if this is an amended filing

for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every

Part	art 1: Give Details About Your Marital Status and Where You Lived Before												
1.	Wh	at is your curre	nt marital st	atus?									
	✓	Married ✓ Not married											
2.	Dui	Ouring the last 3 years, have you lived anywhere other than where you live now?											
	✓ No Yes. List all of the places you lived in the last 3			lived in the last 3 ye	ears. Do not include where yo	ou live now.							
		Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there				
						Same as	Debtor 1		Same as Debtor 1				
		Number Street			From	Number Street			From				
					То				То				
		City	State	Zip Code		City	State	Zip Code					
						Same as	Debtor 1		Same as Debtor 1				
		Number Street			From	Number Stree	t		From				
					To				To				
		City	State	Zip Code		City	State	Zip Code					
	territo	ories include Ariza No	ona, California	a, Idaho, Louisiana,	ouse or legal equivalent in Nevada, New Mexico, Puer btors (Official Form 106H).				mmunity property states and				

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Deb	tor 1		Name	Smith Last Name	Case r	number (if known)			
Part	2:	Explain the Sources of Your	Income						
4.	Did Fill in	you have any income from employm n the total amount of income you receive rities. If you are filing a joint case and you No Yes. Fill in the details.	nent or from operatir ed from all jobs and al	ll business	es, including part-time		ars?		
			Debtor 1			Debtor 2	Debtor 2		
			Sources of income Check all that apply.		Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)		
		rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		\$3593.99	Wages, commissions, bonuses, tips Operating a business			
		or last calendar year: lanuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		\$12555.00	Wages, commissions, bonuses, tips Operating a business			
		or the calendar year before that: lanuary 1 to December 31, 2014) YYYY	Wages, commissions, bonuses, tips Operating a business		\$10239.00	Wages, commissions, bonuses, tips Operating a business			
	Incluibene case	you receive any other income during de income regardless of whether that income; if payments; pensions; rental income; ir and you have income that you received each source and the gross income from No Yes. Fill in the details.	come is taxable. Exam nterest; dividends; moi together, list it only on	nples of oth ney collect ce under D	ner income are alimony; cled from lawsuits; royalties bebtor 1.	s; and gambling and lottery winning			
			Debtor 1			Debtor 2			
			Sources of incor Describe below.	ne	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)		
		rom January 1 of current year until he date you filed for bankruptcy:							
		For last calendar year: January 1 to December 31, 2015) YYYYY							
		For the calendar year before that: January 1 to December 31, 2014) YYYYY							

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ebtor 1		leya Name	L Middle Name	Smith Last Name	Case numb	er (if known)	
art 3:	•			efore You Filed for I	Bankruntov		
art J.	LIS	Certain rayiner	its Tou Made B	erore rour nearon i	Sankiupicy		
Are	eithe	r Debtor 1's or Debto	or 2's debts primar	ily consumer debts?			
		Neither Debtor 1 nor primarily for a persona			consumer debts are defined i	n 11 U.S.C. § 101(8) as "inci	urred by an individual
		During the 90 days bet	fore you filed for bank	kruptcy, did you pay any cre	editor a total of \$6,425* or mo	re?	
		No. Go to line 7.					
		total amoun	nt you paid that credit	or. Do not include payment	or more in one or more payr ts for domestic support obliga an attorney for this bankrupt	ations, such as	
		* Subject to adjustmen	t on 4/01/19 and eve	ry 3 years after that for case	es filed on or after the date of	adjustment.	
✓	Yes.	Debtor 1 or Debtor 2	2 or both have prim	narily consumer debts.			
		During the 90 days bef	fore you filed for bank	kruptcy, did you pay any cre	editor a total of \$600 or more?	•	
		No. Go to line 7.					
		that creditor	r. Do not include pay		more and the total amount you tobligations, such as child s s bankruptcy case.		
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Cred	litor's Name					Mortgage
	Num	ber Street					Car Credit card Loan repayment
	City	State	Zip Code				Suppliers or vendors
-							Other
	Cred	litor's Name					☐ Mortgage ☐ Car
	Num	ber Street					Credit card
							Loan repayment
	City	State	Zip Code				Suppliers or vendors
							Other
	Cred	litor's Name		·			✓ Mortgage✓ Car
	Num	ber Street					Credit card
							Loan repayment
	City	State	Zip Code				Suppliers or vendors
	•						Other

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Pebtor 1 Natileya Erist Name Last Name Case number (if known) 7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was a Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; a agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic su such as child support and alimony.	general partner; ind any managing
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; a agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic su	general partner; ind any managing
audit as office support and allithority.	
No No	
Yes. List all payments to an insider. Dates of Total amount Amount you Reas payment paid still owe	son for this payment
Insider's Name	
Number Street	
City State Zip Code	
Insider's Name	
Number Street	
City State Zip Code	
8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on accour insider? Include payments on debts guaranteed or cosigned by an insider.	nt of a debt that benefited an
✓ No ☐ Yes. List all payments that benefited an insider.	
payment paid still owe	son for this payment
THE COLUMN TO THE COLUMN THE COLU	ue creditors name
Insider's Name	
Number Street	
City State Zip Code	
Insider's Name	
Number Street	
City State Zip Code	

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Deb	otor 1	Natileya First Name	<u>L</u>	iddle Name	Smith Last Name	C	ase number (if k	nown)	_
Pari	4:				, and Foreclosures	.			
9.	With List a	in 1 year before yo	ou filed for ban	kruptcy, were yo	ou a party in any lawsu	t, court action			ng? custody modifications, and
		No Yes. Fill in the detail	S.						
	_			Natur	e of the case	Court or a	igency		Status of the case
		Case title				Court Nam	ne		Pending On appeal
		Case number				NumberStr			Concluded
						City	State	Zip Code	
		Case title				City	State	Zip Code	Pending
		0				Court Nam	ne		On appeal
		Case number				NumberStr	reet		Concluded
						City	State	Zip Code	
	□	No. Go to line 11. Yes. Fill in the infor	mation below.		Describe the prope			Date	Value of the property
		AMERICAN CRE Creditor's Name	DIT ACCEPT		2003 Pontiac Grand	-n		03/2015	<u>\$0</u>
		POC NOTICE: Ju	stin McCrorrey		Explain what happe	ned			
		PO Box 788			Property was rep	eclosed.			
		Kirkland City	Washington State	98083 Zip Code	Property was ga		or levied		
		Oity	Oldie	Zip oodc	Describe the prope		or icvica.	Date	Value of the property
		Creditor's Name							
		Number Street			Explain what happe	ened			
					Property was rep Property was for Property was ga	eclosed. rnished.			
		City	State	Zip Code	Property was atta	ached, seized,	or levied.		

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Debt	or 1	Natileya First Name	L Middle Name	Smith Last Name	Case number (if known)		
11.		hin 90 days before you filed fo ounts or refuse to make a payı			ank or financial institution, s	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account no	umber: XXXX-		
		City State	Zip Code				
		hin 1 year before you filed for ointed receiver, a custodian, o		of your property in the p	oossession of an assignee f	or the benefit of o	creditors, a court-
	✓	No Yes					
Part		List Certain Gifts and C			tal value of many than \$600		
13.	₩.	thin 2 years before you filed fo		u give any girts with a to	itai value of more than \$600	per person?	
		Yes. Fill in the details for each Gifts with a total value of mo per person		Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the	Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person to Whom You Gave the	Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				

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Deb	tor 1	Natileya First Name	L Middle Name	Smith Last Name	Case number (if known)		
14.	Wit	hin 2 years before you filed	for bankruptcy, did y	ou give any gifts or contribut	ions with a total value of	more than \$600 t	o any charity?
	✓	No					
		Yes. Fill in the details for each	n gift or contribution.				
		Gifts or contributions to c that total more than \$600	harities	Describe what you contrib	outed	Date you contributed	Value
		Charity's Name					
		Number Street					
		City State	Zip Code				
Dort	6.	List Certain Losses					
Part	0:	LIST CERTAIN LOSSES					
15.		nin 1 year before you filed for bling? No Yes. Fill in the details. Describe the property you		e you filed for bankruptcy, die Describe any insurance co			
		how the loss occurred	iost and	Include the amount that insurpending insurance claims or A/B: Property.	rance has paid. List	Date of your loss	Value of property lost
Part		List Certain Payments					
		ut seeking bankruptcy or pr de any attorneys, bankruptcy No Yes. Fill in the details.		redit counseling agencies for sel		Date payment	Amount of
				transferred		or transfer was made	payment
		Semrad Law Firm		Attorney's Fee - 350.00		9/14/2016	\$350.00
		Person Who Was Paid					
		Number Street	•				
		City State	Zip Code				
		Email or website address	_				
		Person Who Made the Paymo	ent, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Paymo	ent, if Not You				

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Deb	tor 1	Natileya	L	Smith Case	number (if known)		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed for I o you deal with your creditors on not include any payment or transfe No Yes. Fill in the details.	or to make payments		pay or transfer a	nny property to any	one who promised to
		res. Fill III the details.					
				Description and value of any prope transferred	rty		Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		City State	Zip Code				
		ude both outright transfers and tra sfers that you have already listed of No Yes. Fill in the details.		rity (such as the granting of a security in	erest or mortgage	e on your property).	Do not include gifts and
				Description and value of any property transferred	Describe any payments re in exchange	property or ceived or debts pai	Date id transfer was made
		Rogers, Demis		2001 Chevy Monte Carlo	\$100		09/2016
		Person Who Received Transfer 2010 S 15th Ave					
		Number Street					
		Broadview Illinois	60155				
		City State Person's relationship to you	Zip Code friend				
		Person Who Received Transfer	<u> </u>				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.		hin 10 years before you filed fo		ou transfer any property to a self-settl	ed trust or simila	ar device of which y	you are a beneficiary?
	<u> </u>	No					
	Ц	Yes. Fill in the details.		Description and value of the prop	erty transferred		Date transfer was made
		Name of trust					

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Debt	tor 1	Natileya First Name	L Middle Name	Smith Last Name	Case number (if known)	
Dowt	0-				vec and Starona Units	
	With mov	nin 1 year before you filed f red, or transferred?	or bankruptcy, wer	ncial accounts; certificates of depos	ruments held in your name, or for your beneficit; shares in banks, credit unions, brokerage hou	
	_	No Yes. Fill in the details.	ulei iiraridai irsuluu	Last 4 digits of account number	Type of account or Date instrument account was closed, sol	
		David Mar David	_	XXXX-	moved, or transferred Checking	transfer
		Person Who Was Paid Number Street			Savings Money market Brokerage Other	-
		City State Person Who Was Paid	Zip Code	XXXX-	Checking Savings	
		Number Street			Money market Brokerage Other	
		City State	Zip Code		_	
21.		you now have, or did you have valuables? No Yes. Fill in the details.	ave within 1 year be		ny safe deposit box or other depository for so	
				Who else had access to it?	Describe the contents	Do you still have it?
		Name of Financial Institution	1	Name		☐ No ☐ Yes
		Number Street		Number Street		
		City State	Zip Code	City State Zip	Code	
22.	Hav			e other than your home within 1	year before you filed for bankruptcy?	
	_	No Yes. Fill in the details.				
				Who else had access to it?	Describe the contents	Do you still have it?
		Name of Storage Facility		Name		☐ No ☐ Yes
		Number Street		Number Street		
		City State	Zip Code	City State Zip	Code	

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		Smit			e number (if known)	
	First Name Middle Name	Last N				
t 9:	Identify Property You Hold or Co	ntrol for Someo	ne Else			
Do	you hold or control any property that som	eone else owns? Ir	nclude any	property you b	orrowed from, are storing for, or hold i	n trust for
	neone.		,	,,	, ,	
V	No					
Ħ	Yes. Fill in the details.					
_		Where is the	property?		Describe the contents	Value
		_				
	Owner's Name	Number Street				
	Number Street	_				
		City	State	Zip Code		
	City State Zip Code	_				
	•					
10:	Give Details About Environment	al Information				
the p	ourpose of Part 10, the following definitions ap	oly:				
■ E	Environmental law means any federal, state, o	local statute or regul	lation conce	erning pollution, c	ontamination, releases of	
h	azardous or toxic substances, wastes, or mate	erial into the air, land,	soil, surfac	e water, groundw	rater, or other medium,	
ii	ncluding statutes or regulations controlling the	cleanup of these sub	ostances, w	astes, or materia	al.	
	Site means any location, facility, or property as	•	/ironmental	law, whether you	now own, operate, or utilize it	
О	r used to own, operate, or utilize it, including	disposal sites.				
	dazardous material means anything an enviror			us waste, hazard	ous substance,	
to	oxic substance, hazardous material, pollutant,	contaminant, or simila	ar term.			
			a			
port a	Il notices, releases, and proceedings that you	know about, regardles		they occurred.		
		-	ss of when	·		
	Il notices, releases, and proceedings that you sany governmental unit notified you that	-	ss of when	·	or in violation of an environmental law?	
		-	ss of when	·	or in violation of an environmental law?	
	s any governmental unit notified you that	-	ss of when	·	or in violation of an environmental law?	
	s any governmental unit notified you that	-	ss of when	·	or in violation of an environmental law? Environmental law, if you know it	Date of
	s any governmental unit notified you that	you may be liable o	ss of when	·		
	s any governmental unit notified you that	you may be liable o	ss of when r potential	·		Date of
	No Yes. Fill in the details. Name of site	Governmental c	ss of when r potential	·		Date of
	No Yes. Fill in the details.	you may be liable o	ss of when r potential	·		Date of
	No Yes. Fill in the details. Name of site	Governmental u	r potential I unit	ly liable under d		Date of
	No Yes. Fill in the details. Name of site Number Street	Governmental c	ss of when r potential	·		Date of
	No Yes. Fill in the details. Name of site	Governmental u	r potential I unit	ly liable under d		Date of
Has	No Yes. Fill in the details. Name of site Number Street	Governmental u Number Street	r potential unit unit State	Zip Code		Date of
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of a	Governmental u Number Street	r potential unit unit State	Zip Code		Date of
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of a	Governmental u Number Street	r potential unit unit State	Zip Code		Date of
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code ve you notified any governmental unit of a	Governmental u Number Street City ny release of hazard	r potential I unit State dous mate	Zip Code	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of a	Governmental u Number Street	r potential I unit State dous mate	Zip Code		Date of
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of a	Governmental u Number Street City ny release of hazard	r potential I unit State dous mate	Zip Code	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of a	Governmental u Number Street City ny release of hazard	r potential unit State dous mate	Zip Code	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of a No Yes. Fill in the details. Name of site	Governmental under Street City Governmental under Street Governmental under Street Governmental under Street	r potential unit State dous mate	Zip Code	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of a No Yes. Fill in the details.	Governmental u Number Street City Governmental Governmental	r potential unit State dous mate	Zip Code	Environmental law, if you know it	Date of notice
Has	No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of a No Yes. Fill in the details. Name of site	Governmental u Number Street City Governmental u Governmental u Number Street Governmental u Number Street	r potential unit State dous mate	Zip Code	Environmental law, if you know it	Date of notice
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Deb	tor 1	Natileya		L	Smith	Case	e number (if known)	
		First Name		Middle Name	Last Name			
26	Have	a vau baan a narti	, in any judi	oial ar administr	ativo proceeding under	any anyiranmant	al law? Include cottlements and order	
26.	пач	e you been a party	in any judi	cial or administra	ative proceeding under	any environment	al law? Include settlements and order	S.
	V	No						
	П	Yes. Fill in the deta	ils.					
	_				Court or agency		Nature of the case	Status of the
					Court of agency		Nature of the case	case
		Case title						Juog
		Case title						Pending
					Court Name			
								On appeal
		Case number			Number Street			Concluded
								Concidada
					City State	Zip Code		
		la:		. .		<u>.</u> .		
Part	111:	Give Details A	bout Your	Business or	Connections to Ar	ny Business		
~~	1800							- 0
27.	Witi	nin 4 years before	you filed for	r bankruptcy, did	l you own a business or	have any of the f	ollowing connections to any business	5?
		A sole propriet	or or self-em	nloved in a trade	profession, or other activit	v either full-time o	r nart-time	
							i part-une	
				ity company (LLC) or limited liability partner	snip (LLP)		
		A partner in a	partnership					
		An officer, dire	ctor, or mana	aging executive of	a corporation			
		An owner of at	least 5% of t	the voting or equit	y securities of a corporation	n		
	_	_						
	⊻	No. None of the abo						
		Yes. Check all that	apply above a	and fill in the detail	ls below for each business			
					Describe the natu	re of the busines	ss Employer Identification r	number Do not
							include Social Security no	
							EIN:	
		Business Name					EIN:	
		Number Street					Dates business existed	
					Name of account	ant or bookkeepe	er	
		City	Ctoto	Zin Codo			From To	
		City	State	Zip Code				
					Describe the natu	re of the busines	ss Employer Identification r	number Do not
							include Social Security no	
							FINI:	
		Business Name			_		EIN:	
		,						
		Number Street			_		Dates business existed	
		. tarribor Officot			Name of account	ant or bookkeepe	er	
			<u> </u>		_		From To	
		City	State	Zip Code			11011110	
					Describe the natu	ura of the busines	ss Employer Identification n	umbor Do not
					Describe the nati	ire or the busines	include Social Security n	
								annot of fills.
		Business Name			-		EIN:	
		Dusiness Name						
							Dates business existed	
		Number Street			Name of account	ant or hookkeens		
					Hame or account	ant or bookkeept		
		City	State	Zip Code			From To	
		•		•				

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Debt	tor 1	Natileya	L	Smith	Case number (if known)
		First Name	Middle Name	Last Name	
28.		nin 2 years before you file litors, or other parties.	ed for bankruptcy, did y	ou give a financial statemen	t to anyone about your business? Include all financial institutions,
	✓	No Yes. Fill in the details below	v.		
	Н			Date issued	
		Name		MM/DD/YYYY	
		Number Street			
				<u> </u>	
		City State	e Zip Code		
Part	12:	Sign Below			
t	rue a	and correct. I understand ruptcy case can result in	that making a false sta	tement, concealing property	ts, and I declare under penalty of perjury that the answers are , or obtaining money or property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Natileya	Smith		x
		Signature of D	ebtor 1		Signature of Debtor 2
		Date 11/1/20	16		Date
	Did y	ou attach additional page	es to Your Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
Γ	✓ N	lo			
Ī		′es			
[Did y	ou pay or agree to pay so	omeone who is not an a	ttorney to help you fill out ba	ankruptcy forms?
	✓ N	lo			
Ī	Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Natileya L Smith	Case No.				
-	Debtor		(If known)			
		Chapter	Chapter 13			
	DISCLOSURE OF COMP	ENSATION OF ATTORNEY	FOR DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Banki that compensation paid to me within one year services rendered or to be rendered on behalf is as follows:	before the filing of the petition in bankruptcy	, or agreed to be paid to me, for			
	For legal services, I have agreed to accept		\$4,000.0			
	Prior to the filing of this statement I have rece	ived	\$350.0			
	Balance Due		\$3,650.0			
2.	The source of the compensation paid to me wa	s:	-			
	Debtor	Other (specify)				
3.	The source of the compensation paid to me is:					
	Debtor	Other (specify)				
4.	I have not agreed to share the above-discine members and associates of my law firm.	osed compensation with any other person u	ınless they are			
		d compensation with a other person or persocopy of the agreement, together with a list attached.				
5.	In return for the above-disclosed fee, I have as a. Analysis of the debtor's financial situation bankruptcy;	greed to render legal service for all aspects on, and rendering advice to the debtor in de				
	b. Preparation and filing of any petition, so	chedules, statements of affairs and plan wh	ich may be required;			
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;					
	d. Representation of the debtor in adversa	ary proceedings and other contested bankru	iptcy matters;			
6.	By agreement with the debtor(s), the above-dis	sclosed fee does not include the following so	ervices:			
		CERTIFICATION				
of tl	I certify that the foregoing is a complete statemente debtor(s) in this bankruptcy proceedings.	ent of any agreement or arrangement for pa	ayment to me for representation			
	11/1/2016	/s/ Yisroel Y Moskovits				
	Date	Signature of Attorney				
		Semrad Law Firm				
		Name of law firm				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00 For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00

4

2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76

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- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor((s)	Attorney for Debtor(s)	
		/s/ Yisroel Y Moskovits	
/s/ Nati	leya Smith		
Signed:			
Date:	11/1/2016		

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers.
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smith, Natileya L	Case No		
	Debtor(s)			
		Chapter	Chapter13	
	VERIFIC	ATION OF CREDITOR MAT	RIX	
	The above named Debtors hereby verify the	hat the attached list of creditors is true	and correct to the best of their	knowledge.
Date:	11/1/2016	/s/ Smith, Natiley	ıL	
_		Smith, Natileya L		
		Signature of Deb	OI .	

AMERICAN CREDIT ACCEPT POC NOTICE: Justin McCrorrey PO Box 788 Kirkland, WA 98083

FEDERAL LOAN SERVICE P.O. Box 60610 Harrisburg, PA 17106

FEDERAL LOAN SERVICE P.O. Box 60610 Harrisburg, PA 17106

ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, FL 32256

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN 55164

ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, FL 32256

PHOENIX FINANCIAL SERV 8902 OTIS AVE STE 103A INDIANAPOLIS , IN 46216

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007

FEDERAL LOAN SERVICE P.O. Box 60610 Harrisburg, PA 17106

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007

CRD PRT ASSO 13355 NOEL ROAD# DALLAS, TX 75240 PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

FEDERAL LOAN SERVICE P.O. Box 60610 Harrisburg, PA 17106

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago , IL 60602

Fifth Third Bank 8140 S. Ashland Ave. Chicago, IL 60620

The Money Company 7204 W. Madison Forest Park, IL 60130

Aarons Furniture 6707 Londonderry Way Union City , GA 30291

Illinois Department of Revenue PO Box 64338 Chicago , IL 60664 Case 16-34979 Doc 1 Filed 11/01/16 Entered 11/01/16 16:41:37 Desc Main UNITED STATES BANKRUPTEY COURT

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

BEFORE THE CASE IS FILED A.

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00 For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76

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- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/1/20	16	
Signed:	0	1.7
/s/ Natileya Smith	mtulya smit	
	<u> </u>	/s/Xisroel Y Moskovits
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Natileya		Smith Cas	se number (if known)	
First Name	Middle Name	Last Name		
Part 6: Answer These Q	uestions for Reporting Purpo	ses		
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b Are your debts primari	n individual primarily for a ly business debts? Business or investment or thro	n personal, family, on the second in the second in the second in the operation of the second in the operation of the second in t	or household purpose." ots that you incurred to of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors	Yes.1 am filing under Chapter 7. paid that funds will be avail No. Yes.		xempt property is exclud reditors?	led and administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	and correct. If I have chosen to file under 11,12, or 13 of title 11, United choose to proceed under Challf no attorney represents me ame fill out this document, I hall request relief in accordance	Chapter 7, I am aware that States Code. I understand pter 7. and I did not pay or agree we obtained and read the with the chapter of title 11 tatement, concealing propage can result in fines up	at I may proceed, it is the relief available to pay someone we notice required by I, United States Coperty, or obtaining up to \$250,000, or in	who is not an attorney to help 11 U.S.C. § 342(b). ode, specified in this petition.
	Signature of Debtor 1	. 0	Signature of Debto	r 2
	Executed on 9/14/2016	0/XXX	Executed on	MM / DD / YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: _	Smith, Natileya Debtor(s)	Case No	
	202.0(c)	Chapter. Chapter13	
	VERIFICA	TION OF CREDITOR MATRIX	
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their knowledg	e.
Date:	9/14/2016	/s/ Smith, Natileya \ \ Smith, Natileya \ \ Signature of Debtor	h

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	Natileya	<u> </u>		Smith	Case number (if known)
	First Name		Middle Name	Last Name	- minimate contribute management of the contribute of the contribu
3. Wit cre	hin 2 years before y ditors, or other part	ou filed for b	oankruptcy, did yo	ou give a financial state	ment to anyone about your business? Include all financial institutions
	Yes. Fill in the deta	ils below.		Date issued	
	Name	<u> </u>		MM/DD/YYYY	_
	Number Street			_	
	City	State	Zip Code	-	
	Sign Below				
l hav	e read the answers	on this State	ement of Financia	al Affairs and any attach	nments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with
true : a bar	and correct. I under skruptcy case can r	esult in fines esult in fines	naking a false sta s up to \$250,000,	or imprisonment for up	Signature of Debtor 2 Date
true : a bar	and correct. I under skruptcy case can r	esult in fines esult in fines	naking a false sta s up to \$250,000,	or imprisonment for up	to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Did y	and correct. I under skruptcy case can research for the skruptcy can be skruptcy can be skruptcy can be said to skruptcy can be skruptcy c	estand that nesult in fines atileya Smith re of Debtor 1 1/1/2016 Il pages to Y	rour Statement of	or imprisonment for up	Signature of Debtor 2 Date ividuals Filing for Bankruptcy (Official Form 107)?
Did y	and correct. I under skruptcy case can research for the skruptcy can be skruptcy can be skruptcy can be said to skruptcy can be skruptcy c	estand that nesult in fines atileya Smith re of Debtor 1 1/1/2016 Il pages to Y	rour Statement of	or imprisonment for up	Signature of Debtor 2 Date ividuals Filing for Bankruptcy (Official Form 107)?

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Fill in this info	rmation to identify your ca	ase:			
Debtor 1	Natileya First Name	L Middle Name	Smith Last Name	-	
Debtor 2		Middle Name	Last Name	-	
(Spouse, if filing)	First Name		District of Illinois		
United States	Bankruptcy Court for the:	Northern	(State)	-	
Case number (If known)				Check if	
Official	Form 106De	С		amended	tiling !
			tor's Schedules		12/1
money or prop	perty by fraud in connect 1341, 1519, and 3571.	on with a bankruptcy ca	se can result in fines up to \$2	ing a false statement, concealing property, or obtaini 250,000, or imprisonment for up to 20 years, or both. 1	
Did you p	pay or agree to pay some	one who is NOT an attor	ney to help you fill out bankru	ptcy forms?	
☑ No	Name of person				
Yes.			Attach Bankruptcy Pet Signature (Official Fon	tition Preparer's Notice, Declaration, and n 119).	

MM/DD/YYYY

Signature of Debtor 1

Date 11/1/2016

MM/DD/YYYY

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BEFORE THE CASE IS FILED A.

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

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- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
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- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

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- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
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- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
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- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
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F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00 For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76

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- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 11/1/20	16	
Signed:	0	1.7
/s/ Natileya Smith	mtulya smit	
	<u> </u>	/s/Xisroel Y Moskovits
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debter 1 Natilova		Smith	Case number (if known)			
Debtor 1 Natileya First Name	Middle Name	Last Name					
Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. §							
16. What kind of debts do you have?	101(8) as "incurred by No. Go to line 16b. Yes. Go to line 17.	an individual prim rily business del iness or investme	barily for a personal, fai bts? Business debts arent or through the oper	re debts that you incurred to ation of the business or			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluder and administrative expenses are paid that funds will be available for distribution to unsecured creditors	t Yes. I am filing under Chapter paid that funds will be avaid No.	7. Do vou estimate tha	it after any exempt property is unsecured creditors?	excluded and administrative expenses are			
18. How many creditors do you estimate tha you owe?	☑ 1-49	10,001	10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$\begin{align*} \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$10,00 ☐ \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion			
Part 7: Sign Below				the true information provided is true			
For you	and correct. If I have chosen to file under 11,12, or 13 of title 11, Unite choose to proceed under Chalf no attorney represents me me fill out this document, I half request relief in accordance I understand making a false connection with a bankruptoty years, or both. 18 U.S.C. §§	r Chapter 7, I am d States Code. I apter 7. and I did not pay ave obtained and with the chapter statement, conce	aware that I may proceunderstand the relief avoir or agree to pay some read the notice requirer of title 11, United Statisting property, or obtain fines up to \$250,000	es Code, specified in this petition. ning money or property by fraud in), or imprisonment for up to 20			
	Signature of Debtor 1 Executed on 9/14/2016	3	Executed	on			
		DD/YYYY		MM / DD / YYYY			

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smith, Natileya	Case No	_
	Debtor(s)		
		Chapter. Chapter13	_
	VERIFICA	TION OF CREDITOR MATRIX	
	The above named Debtors hereby verify th	t the attached list of creditors is true and correct to the best of their knowled	dge.
Oate:	9/14/2016	/s/ Smith, Natileya Smith, Natileya Signature of Debtor	th

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r 1 N	atileya	L		Smith	Case number (if known)
	rst Name	Ň	liddle Name	Last Name	MARTING CONTROL OF THE PROPERTY OF THE PROPERT
ithi redi	n 2 years before y tors, or other part	ou filed for b	ankruptcy, did yo	ou give a financial staten	nent to anyone about your business? Include all financial institutio
⊿ ▷	√ 0				
] ^\	es. Fill in the deta	lis delow.		Date issued	
	Name			MM/DD/YYYY	_
	Number Street			_	
	City	State	Zip Code		
_					
ive	Sign Below read the answers ad correct. I under	on this <i>State</i> rstand that m	ement of Financia naking a false sta	al Affairs and any attach	ments, and I declare under penalty of perjury that the answers ar perty, or obtaining money or property by fraud in connection with
ave	read the answers ad correct. I under ruptcy case can r	esult in fines	ement of Financia naking a false sta up to \$250,000,	al Affairs and any attach stement, concealing prop or imprisonment for up t	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
ave i e an eank	read the answers of correct. I under ruptcy case can ruptcy case can ruptcy.	estand that mesult in fines All the state of the state	naking a false sta s up to \$250,000,	or imprisonment for up t	20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
ave i ie an oank	read the answers of correct. I under ruptcy case can ruptcy case can ruptcy case can ruptcy case can ruptcy case 1 de la company case 1	estand that mesult in fines All the state of the state	naking a false sta s up to \$250,000,	or imprisonment for up t	Signature of Debtor 2 Date
e ank	read the answers of correct. I under ruptcy case can ruptcy can rup	estand that mesult in fines Although Smither of Debtor 1 1/1/2016 1/1/2016 1/1/20	our Statement of	or imprisonment for up t	Signature of Debtor 2 Date viduals Filing for Bankruptcy (Official Form 107)?

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Fill in this infor	mation to identify your	case:			
	Natileya	L	Smith		
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2		Middle Nome	Last Name		
(Spouse, if filing)	First Name	Middle Name			
United States E	Sankruptcy Court for the	Northern	District of Illinois (State)		
Case number			(Otato)		
(If known)					Check if this is a
Official	Form 106D	ac			amended filing
					12/1
Declarat	ion About an	Individual Deb	tor's Schedule	S	12/1
money or prop	erty by fraud in connec 1341, 1519, and 3571.	ction with a pankruptcy ca	ise can result iii iiies up k	Making a false statement, conce o \$250,000, or imprisonment for	
Did you p	ay or agree to pay son	neone who is NOT an atto	ney to help you fill out ban	nkruptcy forms?	
√ No					
	Name of person		Attach Bankruptcy	Petition Preparer's Notice, Declara	ition, and
			Signature (Official I	-om 119).	
Under pe that they	are true and correct.	•	•	d with this declaration and	
★ {s/ Natil	eya Smith	lles Smit	7 ×	- of Debtor 2	

Signature of Debtor 2

MM/DD/YYYY

Signature of Debtor 1 Date 11/1/2016

MM/DD/YYYY